

FILED FOR RECORD

2023 MAY 25 PM 1:27

THERESA CARRASCO
ATASCOSA COUNTY CLERK
BY DEPUTY

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE SALE**

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

APPOINTMENT OF

**SUBSTITUTE
TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Vicki Rodriguez, Ramon Perez, Beatriz Sanchez, Amy Ortiz, Auction.com, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE
TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF
SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on July 05, 2023 between the hours of 12pm-3pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF
SALE:**

The place of the sale shall be: At the west porch to the Atascosa County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in ATASCOSA County, Texas or as designated by the County Commissioners.

**INSTRUMENT TO
BE FORECLOSED:**

Deed of Trust or Contract Lien dated 02/26/2021 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 211860 in the real property records of Atascosa County Texas, with JOHN NAVARRO, JR AND YVETTE NAVARRO, A MARRIED COUPLE as Grantor(s) and Cardinal Financial Company, Limited Partnership as Original Mortgagee.

OBLIGATIONS

Deed of Trust or Contract Lien executed by JOHN NAVARRO, JR AND YVETTE



SECURED: NAVARRO, A MARRIED COUPLE securing the payment of the indebtedness in the original principal amount of \$173,500.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JOHN NAVARRO, JR. CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE
SERVICING
INFORMATION:**

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Cardinal Financial Company, Limited Partnership is acting as the Mortgage Servicer for CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Cardinal Financial Company, Limited Partnership, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP
c/o Cardinal Financial Company, Limited Partnership
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

**LEGAL
DESCRIPTION OF
PROPERTY TO BE
SOLD:**

BEING ALL OF LOT NUMBER NINE (9), CARRASCO SUBDIVISION, A SUBDIVISION IN THE CITY OF POTEET, ATASCOSA COUNTY, TEXAS, AS PER MAP OR PLAT OF SAID SUBDIVISION OF RECORD UNDER SHEET 305-A, PLAT RECORDS, ATASCOSA COUNTY, TEXAS. (the "Property")

**REPORTED
PROPERTY
ADDRESS:
TERMS OF SALE:**

987 BOYD ST, POTEET, TX 78065

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.



The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.



Signed on the 14 day of May, 2023

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

Travis Gray

___ Jack O'Boyle | SBN: 15165300
jack@jackoboyle.com

X Travis H. Gray | SBN: 24044965
travis@jackoboyle.com

___ Chris Ferguson | SBN: 24069714
chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER



CERTIFICATE OF POSTING

My name is TROY Martin, and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234.
I declare under the penalty of perjury that on 5/25/2023 I filed at the office of the Atascosa County
Clerk and caused to be posted at the Atascosa County courthouse (or other designated place) this notice of sale.

Signed: _____

Troy Martin

Declarant's Name: _____

TROY MARTIN

Date: _____

MAY 25, 2023

